

What is claimed is:

1. An e-commerce device for discretion-critical transactions having a personal electronic web health log with personal health data for a user, comprising:
  - a data interface, adapted to be used to set up a communication link to contracting parties when required in order to transfer data to them at least intermittently from the health log, wherein a local health log is located on the computer of the user including prestructured electronic forms for inputting the personal health data;
  - a converter, actuated by selection schemes, including data filters, for producing encrypted data, which may be anonymous, so that they do not permit any inferences about the user's identity; and
  - at least one of an e-commerce platform for providers of health products and health services and a marketplace connected to the providers including a database with a multiplicity of preproduced schemes organized according to medical questions and requestable by the user, in order to transfer encrypted data, selected on the basis of a template, for the user together with the template to the providers for the purpose of submitting tenders to the user on the basis of his medical question.
2. The device as claimed in claim 1, wherein the templates are structured according to the forms in the health log.
3. The device as claimed in claim 1, wherein the template databases have a configuration device for matching the templates to the form structure in the user's health log.
4. The device as claimed in claim 2, wherein user inquiries regarding templates involve the structure of the health log also being sent.
5. The device as claimed in claim 1, wherein the user and the providers have a broker, which is independent of the latter, interposed between them for the purpose of making the requests anonymous and/or for the purpose of checking and filtering the tenders from the providers.

6. The device as claimed in claim 1, wherein a call center is arranged with at least one of the brokers the providers, for the purpose of template consultancy.
7. The device as claimed in claim 1, wherein contracting modules are included for determining the scope and for regulating the processing, including the billing, of the individual transactions between the users, brokers and providers.
8. The device as claimed in claim 1, wherein the provider stations are provided with a service module in which analysis and advice modules, in conjunction with databases and an expert system, propose particularly effective advice and products on the basis of an analysis of the anonymous health data profiles.
9. The device as claimed in claim 8, wherein the service modules contain a connection to human experts for the purpose of checking the automatically created tenders to the user.
10. The device as claimed in claim 1, wherein the broker station comprises a customer manager in order to forward inquiries from the users anonymously to at least one of particular marketplaces and providers and in order to transfer the tenders, which are preferably anonymous in terms of the provider names, to the users.
11. The device as claimed in claim 1, further comprising a user interface, protected by an authentication device, for inputting and maintaining the data in the personal health log and for editing the template-generated schemes.
12. The device as claimed in claim 11, wherein the user interface includes at least one of a keyboard, at least one interface to at least one of a card and label reader, and an interface to a remote controller.
13. The device as claimed in claim 3, wherein user inquiries regarding templates involve the structure of the health log also being sent.

14. The device as claimed in claim 2, wherein the user and the providers have a broker, which is independent of the latter, interposed between them for the purpose of making the requests anonymous and/or for the purpose of checking and filtering the tenders from the providers.

15. The device as claimed in claim 2, wherein a call center is arranged with at least one of the brokers the providers, for the purpose of template consultancy.

16. The device as claimed in claim 2, wherein contracting modules are included for determining the scope and for regulating the processing, including the billing, of the individual transactions between the users, brokers and providers.

17. The device as claimed in claim 2, wherein the provider stations are provided with a service module in which analysis and advice modules, in conjunction with databases and an expert system, propose particularly effective advice and products on the basis of an analysis of the anonymous health data profiles.

18. The device as claimed in claim 17, wherein the service modules contain a connection to human experts for the purpose of checking the automatically created tenders to the user.